

Application No.: 10/726,618
Attorney Docket No. 52493.000310

IN THE CLAIMS:

A listing of the status of all claims 1-18 in the present patent application is provided below, which replaces all prior listings.

1. (Previously presented) A method for using medication and medical condition information in automated insurance underwriting, the method implemented on a tangibly embodied computer readable medium in the form of executable code for causing a processor to use medication and medical condition information in automated insurance underwriting, the method comprising the steps of:

identifying medication information provided by an applicant;

identifying medical condition information provided by the applicant;

assessing a consistency between the medication information and the medical condition information, the assessing a consistency between the medication information and the medical condition information performed by the processor; and

making at least one insurance underwriting decision based on the consistency between the medication information and the medical condition information.

2. (Previously presented) The method according to claim 1, further comprising:
generating a list of possibly treated conditions based at least in part on the medication information provided by the applicant; and

comparing the list with the medical condition information provided by the applicant.

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3. (Previously presented) The method according to claim 2, further comprising querying a medical knowledge database, the database comprises information associated with a plurality of medications, a plurality of medical conditions, and treatment associations between the plurality of medications and the plurality of medical conditions.

4. (Original) The method according to claim 1, further comprising assigning the applicant to a risk category based on the consistency between the medication information and the medical condition information.

5. (Previously presented) A tangibly embodied computer readable medium executing code for causing a processor to use medication and medical condition information in automated insurance underwriting, the computer readable medium comprising:

- code adapted to identify medication information provided by an applicant;
- code adapted to identify medical condition information provided by the applicant;
- code adapted to assess a consistency between the medication information and the medical condition information; and
- code adapted to make at least one insurance underwriting decision based on the consistency between the medication information and the medical condition information.

6. (Previously presented) The tangibly embodied computer readable medium according to claim 5, further comprising:

- code adapted to generate a list of possibly treated conditions based at least in part on the medication information provided by the applicant; and

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code adapted to compare the list with the medical condition information provided by the applicant.

7. (Previously presented) The tangibly embodied computer readable medium according to claim 6, further comprising code adapted to query a medical knowledge database, the database comprises information associated with a plurality of medications, a plurality of medical conditions, and treatment associations between the plurality of medications and the plurality of medical conditions.

8. (Previously presented) The tangibly embodied computer readable medium according to claim 5, further comprising code adapted to assign the applicant to a risk category based on the consistency between the medication information and the medical condition information.

9. (Currently amended) A system for using medication and medical condition information in automated insurance underwriting, the system comprising:

a first identification module, tangibly embodied in the form of a processor, that identifies medication information provided by an applicant;

a second identification module, tangibly embodied in the form of a processor, that identifies medical condition information provided by the applicant;

an assessment module, tangibly embodied in the form of a processor, that assesses a consistency between the medication information and the medical condition information; and

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an insurance module, tangibly embodied in the form of a processor, that makes at least one insurance underwriting decision based on the consistency between the medication information and the medical condition information.

10. **(Currently amended)** The system according to claim 9, further comprising:

a generation module, tangibly embodied in the form of a processor, that generates a list of possibly treated conditions based at least in part on the medication information provided by the applicant; and

a comparison module, tangibly embodied in the form of a processor, that compares the list with the medical condition information provided by the applicant.

11. **(Currently amended)** The system according to claim 10, further comprising a query module, tangibly embodied in the form of a processor, that queries a medical knowledge database, the database comprises information associated with a plurality of medications, a plurality of medical conditions, and treatment associations between the plurality of medications and the plurality of medical conditions.

12. **(Currently amended)** The system according to claim 9, further comprising an assignment module, tangibly embodied in the form of a processor, that assigns the applicant to a risk category based on the consistency between the medication information and the medical condition information.

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13. (Original) A system for using medication and medical condition information in automated insurance underwriting, the system comprising:
- means for identifying medication information provided by an applicant;
 - means for identifying medical condition information provided by the applicant;
 - means for assessing a consistency between the medication information and the medical condition information; and
 - means for making at least one insurance underwriting decision based on the consistency between the medication information and the medical condition information.
14. (Previously presented) The system according to claim 13, further comprising:
- means for generating a list of possibly treated conditions based at least in part on the medication information provided by the applicant; and
 - means for comparing the list with the medical condition information provided by the applicant.
15. (Previously presented) The system according to claim 14, further comprising means for querying a medical knowledge database, the database comprises information associated with a plurality of medications, a plurality of medical conditions, and treatment associations between the plurality of medications and the plurality of medical conditions.
16. (Original) The system according to claim 13, further comprising means for assigning the applicant to a risk category based on the consistency between the medication information and the medical condition information.

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17. (Currently amended) A method for using medication and medical condition information in automated insurance underwriting, the method implemented on a tangibly embodied computer readable medium in the form of executable code for causing a processor to use medication and medical condition information in automated insurance underwriting, the method comprising the steps of:

inputting an insurance application that includes medication related information and medical condition related information;

identifying medication information provided by an applicant, including extracting the medication related information from an insurance application and standardizing the extracted medication related information to generate the medication information;

identifying medical condition information provided by the applicant, including extracting the medical condition related information from an insurance application and standardizing the extracted medical condition related information to generate the medical condition information;

assessing a consistency between the medication information and the medical condition information, such assessing including performing a comparison between the medication information and the medical condition information to determine if the medication information of the applicant is consistent with treatment of a medical condition as indicated by the medical condition information of the applicant;

making at least one insurance underwriting decision based on the consistency between the medication information and the medical condition information, the making at least one insurance underwriting decision performed by the processor;

the assessing a consistency including:

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generating a list of possibly treated conditions based at least in part on the medication information provided by the applicant; and

comparing the list of possibly treated conditions with the medical condition information provided by the applicant, the comparing resulting in the consistency being identified between the medication information and the medical condition information; and

the generating a list of possibly treated conditions including querying a medical knowledge database, the database comprises information associated with a plurality of medications, a plurality of medical conditions, and treatment associations between the plurality of medications and the plurality of medical conditions, and generating the list of possibly treated conditions is performed based on results from the querying of the medical knowledge database.

18. (Original) The method according to claim 17, further comprising assigning the applicant to a risk category based on the consistency between the medication information and the medical condition information.